

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

AMANDA K. JOAS

Debtor(s)

Case No. 19-14896-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2019.
- 2) The plan was confirmed on 04/09/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/30/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,311.48.
- 10) Amount of unsecured claims discharged without full payment: \$55,192.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$19,908.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$19,908.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,786.20
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,286.20

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED CHIROPRACTIC CENTER	Unsecured	175.00	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	162.30	140.30	140.30	140.30	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	89.10	89.10	89.10	0.59	0.00
BETHLEHEM PARKING AUTHORITY	Unsecured	35.00	NA	NA	0.00	0.00
BOROUGH OF BANGOR	Unsecured	25.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	6,599.20	6,624.90	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,576.00	2,576.89	2,576.89	16.93	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	974.00	974.66	974.66	6.40	0.00
CAPITAL ONE NA	Unsecured	1,634.95	1,634.95	1,634.95	10.74	0.00
CREDO	Unsecured	672.74	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	1,201.40	1,201.40	1,201.40	7.89	0.00
DISCOVER BANK	Unsecured	6,331.58	6,331.58	6,331.58	41.60	0.00
FEDERAL LOAN SERVICING CREDIT	Unsecured	6,311.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,215.21	1,215.21	1,215.21	7.98	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	3,172.22	3,172.22	20.84	0.00
JOSEPH MANN & CREED	Unsecured	257.58	NA	NA	0.00	0.00
LENDINGCLUB CORPORATION	Unsecured	698.32	698.32	698.32	4.59	0.00
LVNV FUNDING	Unsecured	320.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	467.00	481.53	481.53	3.16	0.00
LVNV FUNDING LLC	Unsecured	320.33	321.51	321.51	2.11	0.00
MERCURY CARD/FB&T/TSYS	Unsecured	2,432.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,343.00	2,343.75	2,343.75	15.40	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	1,625.13	1,625.13	1,625.13	10.68	0.00
NATIONWIDE CREDIT INC	Unsecured	153.87	NA	NA	0.00	0.00
PA HOUSING FINANCE AGENCY	Secured	NA	9,493.32	9,493.32	9,493.32	0.00
PA HOUSING FINANCE AGENCY	Secured	139,306.50	140,737.32	3,696.03	3,696.03	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	686.00	685.88	685.88	4.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,106.00	2,499.84	2,499.84	16.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	497.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,454.83	1,454.83	9.56	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,410.00	2,410.49	2,410.49	15.84	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,685.00	2,685.86	2,685.86	17.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	496.00	496.77	496.77	3.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,567.00	2,202.90	2,202.90	14.47	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,080.00	1,080.12	1,080.12	7.10	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,725.00	1,725.39	1,725.39	11.34	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,492.00	2,068.57	2,068.57	13.59	0.00
ST LUKE'S UNIVERSITY HEALTH NE1	Unsecured	137.74	NA	NA	0.00	0.00
SYSTEMS & SERVICES TECH INC	Unsecured	3,228.00	2,903.35	2,903.35	19.07	0.00
US BANK NA	Unsecured	2,328.11	1,587.38	1,587.38	10.43	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$13,189.35	\$13,189.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,189.35	\$13,189.35	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$140.30	\$140.30	\$0.00
TOTAL PRIORITY:	\$140.30	\$140.30	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,467.63	\$292.15	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,286.20</u>	
Disbursements to Creditors	<u>\$13,621.80</u>	
TOTAL DISBURSEMENTS :		<u>\$19,908.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/24/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.